

DECLARATION AND POWER OF ATTORNEY

I, Peter R. Ramsaroop, declare that I am a citizen of the United States, residing and having a post office address at 6313 Fort Hunt Road, Alexandria, Virginia 22307, that I have read, reviewed and understand the contents of the attached application including the claims, and I verily believe that I am the original inventor of the invention entitled **METHOD AND APPARATUS FOR EFFECTUATING BILATERAL, CONSUMER-DRIVEN HEALTHCARE COMMERCE** described and claimed in application Serial No. 09/782,602; that I do not know and do not believe that the same was ever known or used before our invention or discovery thereof, or patented or described in any printed publication in any country before our invention or discovery thereof, or more than one year prior to this application, or in public use or on sale in the United States for more than one year prior to this application; that this invention or discovery has not been patented or made the subject of an inventor's certificate issued before the date of this application in any country foreign to the United States on an application filed by me or my legal representatives or assigns more than six months before this application; that I acknowledge my duty to disclose information of which I am aware which is material to the examination of this application in accordance with 37 CFR 1.56; and that no application for patent or inventor's certificate on this invention or discovery has been filed by me or my representatives or assigns in any country foreign to the United States except as follows: NONE

And I hereby appoint:

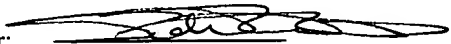
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of the firm of ROYLANCE, ABRAMS, BERDO & GOODMAN L.L.P. as my attorneys or agents with full power of substitution and revocation, to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith.

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The undersigned declares further that all statements made herein of his own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize this application or the validity of any patent issuing thereon.

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